

United States Bankruptcy Court
District of MarylandIn re:
Donald Eric Neal
Catherine Travers Neal
DebtorsCase No. 19-14953-TJC
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0416-1

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 36

Date Rcvd: Jul 19, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 21, 2019.

db/db +Donald Eric Neal, Catherine Travers Neal, 5908 Jeans Dr., Hurlock, MD 21643-3108
 31019044 +Anthony Gorski, Esq., 2661 Riva Rd Building 300, Annapolis, MD 21401-7352
 31019045 +Anthony Gorski, Esquire, 2661 Riva Rd., Building 300, Annapolis, MD 21401-7352
 31019048 +Carl F. Stroh, 2209 Brushwood Terrace, Virginia Beach, VA 23456-3852
 31019050 +Citibank, PO Box 6034, Sioux Falls, SD 57117-6034
 31019051 Citicards, PO Box 70166, Philadelphia, PA 19176-0166
 31019052 +Client Services, 3451 Harry S. Truman Blvd., Saint Charles, MO 63301-9816
 31019053 +Cohn, Goldberg & Deutsch, 600 Baltimore Ave., Suite 208, Towson, MD 21204-4084
 31019075 +Comptroller of the Treasury, Compliance Division, Room 409, 301 W. Preston Street, Baltimore, MD 21201-2305
 31019054 +Dept. of Natural Resources, 580 Taylor Ave., Tawes State Office Bldg., Annapolis, MD 21401-2352
 31019073 +Dorchester County Treasurer, P. O. Box 66, Cambridge, MD 21613-0066
 31019056 +Elisabeth Muse, 25411 Kent St., Greensboro, MD 21639-1239
 31019059 John B. Morris, II, PO Box 86, Saint Inigoes, MD 20684-0086
 31019061 +National Indemnity, 1314 Douglas St., #1400, Omaha, NE 68102-1944
 31019063 +OneMain Financial, PO Box 740594, Cincinnati, OH 45274-0594
 31019065 +Richard S. Phillips, Esq., 315 High St., Cambridge, MD 21613-1826
 31019067 +SECU, PO Box 2070, Glen Burnie, MD 21060-2070
 31019070 +Tenaglia & Hunt, 395 W. Passaic St., Suite 205, Rochelle Park, NJ 07662-3016
 31019071 +Wicomico County, Maryland, PO Box 4036, Salisbury, MD 21803-4036

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr EDI: QMDALMY.COM Jul 19 2019 23:58:00 Monique D. Almy, Crowell & Moring, 1001 Pennsylvania Avenue, N.W., 10th Fl, Washington, DC 20004-2595
 cr +E-mail/Text: bankruptcy.notices@secumd.com Jul 19 2019 20:08:06 SECU of MD, Inc., 971 Corporate Boulevard, Linthicum, MD 21090-2342
 cr +EDI: RMSC.COM Jul 19 2019 23:58:00 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 31019046 EDI: ARSN.COM Jul 19 2019 23:58:00 ARS National Services Inc., PO Box 469100, Escondido, CA 92046-9100
 31019047 +EDI: CAPITALONE.COM Jul 19 2019 23:58:00 Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281
 31019049 +E-mail/Text: bankruptcy@cavps.com Jul 19 2019 20:08:03 Cavalry SPV I, LLC, 500 Summit Lake Dr., Suite 400, Valhalla, NY 10595-2321
 31019043 +Fax: 602-659-2196 Jul 19 2019 20:26:42 Chexsystems Consumer Relations, 7805 Hudson Rd, Ste 100, Saint Paul, MN 55125-1703
 31019055 EDI: DISCOVER.COM Jul 19 2019 23:58:00 Discover, PO Box 15316, Wilmington, DE 19850
 31019057 E-mail/Text: data_processing@fin-rec.com Jul 19 2019 20:07:44 Financial Recovery Services, PO Box 385908, Minneapolis, MN 55438-5908
 31019058 EDI: JEFFERSONCAP.COM Jul 19 2019 23:58:00 Jefferson Capital System, 16 McLeland Rd., Saint Cloud, MN 56303
 31019060 +EDI: RESURGENT.COM Jul 19 2019 23:58:00 LVNV Funding, PO Box 10497, Greenville, SC 29603-0497
 31019062 +EDI: AGFINANCE.COM Jul 19 2019 23:58:00 OneMain Financial, 411 N. Fruitland Blvd. Suite 1A, Salisbury, MD 21801-7263
 31019064 EDI: PRA.COM Jul 19 2019 23:58:00 Portfolio Recovery Associates, PO Box 41067, Norfolk, VA 23541
 31019066 +E-mail/Text: bankruptcy.notices@secumd.com Jul 19 2019 20:08:06 SECU, 971 Corporate Blvd., Linthicum Heights, MD 21090-2342
 31019074 +E-mail/Text: UIBankruptcyNotices.DLLR@maryland.gov Jul 19 2019 20:08:51 State of Maryland DLLR, Division of Unemployment Insurance, 1100 N. Eutaw Street, Room 401, Baltimore, MD 21201-2225
 31019068 EDI: RMSC.COM Jul 19 2019 23:58:00 Synchrony Bank, Attn: Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060
 31019069 EDI: TDBANKNORTH.COM Jul 19 2019 23:58:00 TD Bank, PO Box 219, Lewiston, ME 04243
 TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

31019072 ##Wilshire Credit Corp., ATTN: Bankruptcy Dept., PO Box 8517, Portland, OR 97207-8517
 TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 21, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING


The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 19, 2019 at the address(es) listed below:

Candy L. Thompson cthompson@candythompsonlaw.com, legal@candythompsonlaw.com,
candy.thompsonecf@gmail.com, thompsoncr77659@notify.bestcase.com
Monique D. Almy malmytrustee@crowell.com, cbest@crowell.com, malmy@ecf.axosfs.com
Stephen M Hearne smhearne@comcast.net, anne@smhearnelaw.com, r49674@notify.bestcase.com
TOTAL: 3

Entered: July 19, 2019
Signed: July 19, 2019

SO ORDERED




THOMAS J. CATLIOTA
U.S. BANKRUPTCY JUDGE

Information to identify the case:

Debtor 1	Donald Eric Neal	Social Security number or ITIN	xxx-xx-3731
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Catherine Travers Neal	Social Security number or ITIN	xxx-xx-7735
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court District of Maryland			
Case number: 19-14953 TJC Chapter: 7			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Donald Eric Neal
aka Eric Neal

Catherine Travers Neal

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.